

U.S. BANKRUPTCY COURT  
FILED  
NEWARK, NJ

2023 JAN 16 A 9:34

JEANNE A. NAUGHTON  
BY:   
DEPUTY CLERK

Certificate Number: 05781-NJ-DE-038050394

Bankruptcy Case Number: 18-30885



05781-NJ-DE-038050394

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 27, 2023, at 5:41 o'clock PM PST, Henrique Calado completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 27, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President

**Extremely Urgent**



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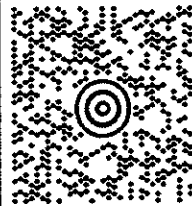
HENRIQUE CALADO  
(862) 591-0112  
80 ALBANY AVE  
POMPTON LAKES NJ 07442

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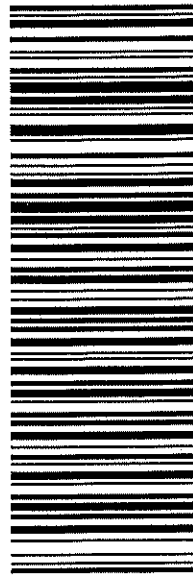
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